Application No. 10/797,143
Inventors: Han Chen, et al.
Application Filed: March 11 ,2004
Response to Office Action mailed November 28, 2008

This listing of claims will replace all prior versions, and listings, of claims in the application:

<u>Listing of Claims</u>:

1-14. (Cancelled)

15.   (Currently Amended) An exposure analyzing <u>apparatus</u> ~~method~~, comprising:

<u>one or more processors; and</u>

<u>a memory in signal communication with the one or more processors, the memory</u> <u>configured for storing instructions which, when executed by the one or more</u> <u>processors, causes the one or more processors to</u>

~~defining~~ <u>define</u> a plurality of parameters;

~~determining~~ <u>determine</u> a concentration of exposure using a financial perspective to determine <u>financial</u> exposure for ~~an~~ <u>potential</u> exposure location based at least in part on the defined one or more of the plurality of parameters<u>, the defined plurality of</u> <u>parameters including one or more of a financial obligation amount associated with the</u> <u>potential exposure location or an amount of assumed risk level associated with the</u> <u>potential exposure location</u>; and

~~generating~~ <u>generate</u> an output associated with the determined concentration of exposure;

wherein the financial perspective includes apportionment of liability of a total loss associated with the<u> potential</u> exposure location into a plurality of segments.

16.   (Currently Amended) The ~~exposure analyzing method~~ <u>apparatus</u> of claim 15, wherein ~~said step for defining parameters includes the step of defining~~ <u>the memory</u> <u>configured for storing instructions which, when executed by the one or more</u> <u>processors, causes the one or more processors to define</u> a region of interest.

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17.   (Currently Amended) The ~~exposure analyzing method~~ <u>apparatus</u> of claim 15, wherein said financial perspective defines net exposure for an exposure location.

18.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15, wherein ~~the step for determining a concentration of exposure~~ <u>the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to</u> use~~s~~ exhaustive search approach.

19.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 18, wherein ~~the exhaustive search approach comprises the step of defining~~ <u>the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to define</u> a boundary for areas of analysis.

20.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 18, wherein ~~the exhaustive search approach comprises the step of creating~~ <u>the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to generate</u> a grid.

21.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 20, wherein the grid <u>is generated</u> ~~may be created~~ by defining grid cell dimensions.

22.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 18, wherein the exhaustive search approach comprises a step of defining a boundary for an area of analysis.

23.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 22, wherein the boundary is a circle.

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24.   (Currently Amended) The ~~method~~ apparatus of claim 15, wherein ~~the step for determining a concentration of exposure comprises a step for determining~~ the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to determine exposure for an area of analysis based on the sum of exposures of potential exposure locations located within ~~an~~ the area of analysis.

25.   (Currently Amended) The ~~method~~ apparatus of claim 15 wherein ~~the step of defining the plurality of parameters comprises of a step for defining~~ the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to define a results parameter.

26.   (Currently Amended) The ~~method~~ apparatus of claim 25, wherein the results parameter defines a format for an output, wherein the format is at least one of text, graphical or mapped format.

27.   (Currently Amended) The ~~method~~ apparatus of claim 15, ~~further comprising a step for capturing~~ wherein the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to capture data relating to at least one of policies, accounts, location, treaty, exposure, and financial perspective.

28.   (Currently Amended) The ~~method~~ apparatus of claim 15, wherein ~~the step of determining~~ the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to determine concentration of exposure ~~is~~ by an analytical approach.

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29.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 28, wherein the analytical approach includes use of equations:

$$(Fy(Xi+Dx,Yj+Dy) - Fy(Xi+Dx,Yj-Dy)) - (Fy(Xi-Dx,Yj+Dy) - Fy(Xi-Dx,Yj-Dy)) = 0$$

$$(Fx(Xi+Dx,Yj+Dy) - Fx(Xi-Dx,Yj+Dy)) - (Fx(Xi+Dx,Yj-Dy) - Fx(Xi-Dx,Yj-Dy)) = 0.$$

30.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 24, wherein ~~the step for determining concentration of exposure further comprises the step of comparing~~ <u>the memory configured for storing instructions which, when executed by the one or more processors, causes the one or more processors to compare</u> the exposures of two or more of area of analysis and ~~determining~~ <u>determine</u> the area of analysis having the highest exposure.

31.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the total loss may include one or more of a ground up loss, a client loss, a gross loss, a net loss, or a reinsurance net loss.

32.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the total loss includes a ground up loss comprising a total financial exposure when the <u>potential</u> exposure location is determined to be a complete loss.

33.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the total loss includes a client loss comprising a loss to an insurer below a deductible associated with the liability.

34.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the total loss includes a net loss comprising a loss to an insurer adjusted by one or more associated limits or deductibles.

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35.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 34 wherein one or more associated limits includes one or more re-insurer's share associated with the liability.

36.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the reinsurance net loss includes a portion of the total loss associated with a reinsurer's portion of the liability.

37.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the apportionment of liability for each of the plurality of segments are associated with a respective predetermined weighting.

38.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 37 wherein the respective predetermined weighting for each of the plurality of segments are scaled based on an actual liability level associated with each segment.

39.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 15 wherein the output generated includes a visual indicator associated with each of the plurality of segments.

40.   (Currently Amended) The ~~method~~ <u>apparatus</u> of claim 39 wherein the visual indicator includes one or more of a color, an two-dimensional indicator, or a three-dimensional indicator.

41.   (Currently Amended) A <u>computer implemented</u> method, comprising:

   retrieving a plurality of attributes associated with a[[n]] <u>potential</u> exposure location <u>from a database</u>;

   determining one or more parameters associated with each attribute, each of the one or more parameters including one or more of a liability level or a coverage level for a loss to the <u>potential</u> exposure location<u>, the liability level including one or more of a</u>

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<u>financial obligation amount associated with the potential exposure location or an amount of assumed risk level associated with the potential exposure location</u>; and

determining a concentration of exposure for the <u>potential</u> exposure location based on the determined one or more parameters; ~~and~~

outputting an indication of the determined concentration of exposure;

<u>associating the indication of the determined concentration of exposure to the potential exposure location; and</u>

<u>storing the indication of the determined concentration of exposure in the database;</u>

wherein the determined concentration of exposure indication includes a plurality of varying levels of liability within the <u>potential</u> exposure location.

42.   (Currently Amended) The <u>computer implemented</u> method of claim 41 wherein the indication of the determined concentration of exposure includes one or more of an audible indication, or a visual indication.

43.   (Currently Amended) The <u>computer implemented</u> method of claim 41 wherein the <u>potential</u> exposure location is determined based on one or more of a geographical information, a structural information, a financial information, or an insurance coverage information.

44.   (Currently Amended) The <u>computer implemented</u> method of claim 41 including updating the determined concentration of exposure when one or more of the plurality of attributes is modified.